

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF NEW YORK
MANHATTAN DIVISION

In re: ERICA ITZHAK

Case No.: 24-10669

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

THOMAS C. FROST, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/19/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/01/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 2,730,276.41.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS: \$.00

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$.00
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$.00

Attorney fees paid and disclosed by debtor: \$.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN EXPRESS NATIONAL BANK	Unsecured	5,598.00	6,091.53	6,091.53	.00	.00
BANK OF AMERICA	Secured	478,558.29	NA	NA	.00	.00
BLUEVINE INC	Unsecured	NA	49,424.51	49,424.51	.00	.00
CAPITAL ONE	Unsecured	2,095.00	NA	NA	.00	.00
CAPITAL ONE BANK USA N.A.	Unsecured	3,472.00	3,239.04	3,239.04	.00	.00
CAPITAL ONE BANK USA N.A.	Unsecured	3,677.00	3,677.84	3,677.84	.00	.00
CITIBANK N.A.	Unsecured	5,297.00	5,088.32	5,088.32	.00	.00
CITIBANK, NA	Unsecured	932.00	1,040.61	1,040.61	.00	.00
DISCOVER	Unsecured	131.00	NA	NA	.00	.00
DISCOVER	Unsecured	7,486.00	NA	NA	.00	.00
DISCOVER BANK	Unsecured	NA	7,336.16	7,336.16	.00	.00
INTERNAL REVENUE SERVICE	Priority	83,000.00	93,021.45	93,021.45	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,848.44	3,848.44	.00	.00

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JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	1,328.00	1,205.16	1,205.16	.00	.00
JP MORGAN CHASE BANK	Unsecured	5,037.00	4,787.15	4,787.15	.00	.00
JP MORGAN CHASE BANK	Unsecured	24,521.00	24,787.56	24,787.56	.00	.00
JP MORGAN CHASE BANK	Unsecured	NA	23,951.95	23,951.95	.00	.00
LVNV FUNDING, LLC	Unsecured	2,560.00	2,560.69	2,560.69	.00	.00
LVNV FUNDING, LLC	Unsecured	2,774.00	2,776.99	2,776.99	.00	.00
NEW YORK STATE DEPT. OF	Priority	NA	12,191.95	12,191.95	.00	.00
NEW YORK STATE DEPT. OF	Unsecured	NA	2,439.96	2,439.96	.00	.00
NYS DEPT OF TAXATION	Priority	14,741.46	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	46,261.00	47,917.94	47,917.94	.00	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	1,097.00	1,056.05	1,056.05	.00	.00
PORTFOLIO RECOVERY ASSOCIATES, I	Unsecured	2,703.00	2,611.06	2,611.06	.00	.00
QUANTUM3 GROUP LLC AS AGENT FOF	Unsecured	10,695.00	10,764.53	10,764.53	.00	.00
QUICK BORROW INC.	Secured	425,000.00	400,000.00	400,000.00	.00	.00
RESURGENT RECEIVABLES	Unsecured	3,775.00	3,720.32	3,720.32	.00	.00
RESURGENT RECEIVABLES	Unsecured	499.00	300.61	300.61	.00	.00
SOFI BANK N.A.	Unsecured	7,765.00	7,271.74	7,271.74	.00	.00
TD AUTO FINANCE	Secured	23,385.00	NA	NA	.00	.00
TD BANK NA	Secured	NA	22,725.75	22,725.75	.00	.00
THE LAW OFFICES OF ROBERT M. FOX	Secured	1,503,013.70	NA	NA	.00	.00
U.S. BANK NATIONAL ASSOCIATION	Unsecured	NA	5,200.36	5,200.36	.00	.00
VOLVO CAR FINANCIAL SERVICES US L	Secured	36,477.00	721.21	721.21	.00	.00
YOSSEF KAHLOH AKA JOSSEF KAHLOH	Secured	NA	700,000.00	700,000.00	.00	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
YOSSEF KAHLON AKA JOSSEF KAHLON	Unsecured	NA	1,153,773.23	1,153,773.23	.00	.00
Summary of Disbursements to Creditors:				Claim Allowed	Principal Paid	Interest Paid
Secured Payments:						
Mortgage Ongoing:				.00	.00	.00
Mortgage Arrearage:				.00	.00	.00
Debt Secured by Vehicle:				23,446.96	.00	.00
All Other Secured:				1,100,000.00	.00	.00
TOTAL SECURED:				1,123,446.96	.00	.00
Priority Unsecured Payments:						
Domestic Support Arrearage:				.00	.00	.00
Domestic Support Ongoing:				.00	.00	.00
All Other Priority:				105,213.40	.00	.00
TOTAL PRIORITY:				105,213.40	.00	.00
GENERAL UNSECURED PAYMENTS:				1,374,871.75	.00	.00
Disbursements:						
Expenses of Administration:				\$.00		
Disbursements to Creditors:				\$.00		
TOTAL DISBURSEMENTS:						\$.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 07/09/2024 By: /s/THOMAS C. FROST
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.